

L Number	Hits	Search Text	DB	Time stamp
2	824686	(web or internet or network or (client adj3 server))	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 10:43
3	1744	(insurance or insur\$4 or underwrit\$4) with (binding or binder or bind)	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 10:45
4	274	((insurance or insur\$4 or underwrit\$4) with (binding or binder or bind)) and ((web or internet or network or (client adj3 server)))	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 10:45
7	34	((insurance or insur\$4 or policy or underwrit\$4) with (renew\$4 or renewal or reestablish\$4)) and ((web or internet or network or (client adj3 server)))	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 10:46
5	3	((insurance or insur\$4 or underwrit\$4) with (binding or binder or bind)) and ((insurance or insur\$4 or policy or underwrit\$4) with (renew\$4 or renewal or reestablish\$4))	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 12:40
8	9	((insurance or insur\$4 or policy or underwrit\$4) with (renew\$4 or renewal or reestablish\$4)) and (binding or binder or bind\$2)	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 12:45
1	79	(insurance or insur\$4 or policy or underwrit\$4) with (renew\$4 or renewal or reestablish\$4)	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/04/02 12:49
-	46	insurance)with(renew or renew\$5	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/01/13 17:21
-	179	705/4.ccls.	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/01/13 17:22
-	17	705/4.ccls. and (renew or renew\$4)	USPAT; EPO; JPO; DERWENT; IBM_TDB	2003/01/13 17:22

S12 10 S9 NOT (PD>20000825)
?s s4 not (pd>20000825)
20 S4
39057 PD>20000825
S13 14 S4 NOT (PD>20000825)
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11/9/1 (Item 1 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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It's time to zero in on year 2000 glitch
JOURNAL OF COMMERCE (JC) - November 25, 1997
By: MARGO D. BELLER JOURNAL OF COMMERCE STAFF
Edition: Five Star Section: INS Page: 11A
Word Count: 496

TEXT:
NEW YORK - The millennium is near. Get out your checkbook.

The inability of a computer to read the "00" in its calendar as 2000 rather than 1900 will cost companies millions to correct, said Lisa J. Greene, an attorney with LeBoeuf, Lamb, Greene & MacRae in New York.

It can also put insurers in a bind, as their clients seek indemnification from lawsuits, and their reinsurers exert pressure to put year 2000 exclusions in their contracts, Ms. Greene told APIW, an insurance association based in New York.

This will touch all of our lives by the turn of the century" and affect everything from the elevators that could shut down on Jan. 1, 2000, to the banks that refuse to accept ATM or credit cards with "00" expiration dates, she said.

But on the business level, the ones most at risk are the midsize companies that have bought sophisticated information-technology systems but don't have the resources of major corporations to fix the potential "00" problem.

If your company hasn't begun correcting its hardware and software systems, you may have waited too long, said Ms. Greene.

"It is late in the game to make these changes, and those hired to make corrections will make a lot of money," she said.

Worse, these midsize companies could be vulnerable to rate increases and capacity shortages if insurers pull back or don't renew their insurance coverage, Ms. Greene said.

The insurers, meanwhile, have their own problems, Ms. Greene said. They will have to update their computer systems while bracing for potential product liability and business interruption claims as well as directors and officers liability claims from insureds facing lawsuits from their own angry customers.

Ms. Greene said Insurance Services Office in New York is working on sample year 2000 exclusion language that, if approved by regulators, companies could use.

That might be necessary, since some reinsurers are considering drafting their own coverage exclusions for their insurers that they think will be inundated with liability claims, she said.

What can be done? Check with the manufacturer of your current computer systems and software to see if the problem has already been addressed.

If not, she said, consider updating your equipment. It can be cheaper

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s (insurance or insur???) (8W) (renew or renewal or renewing or renew??)
    98379 INSURANCE
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    3002 RENEW
    3366 RENEWAL
    1105 RENEWING
    12460 RENEW??
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    18993 INTERNET
    41625 NETWORK
    12902 CLIENT
    2120 SERVER
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S2    61632 (WEB OR INTERNET OR NETWORK OR (CLIENT (W) SERVER))
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    29536 INSUR??
    2962 BINDING
    939 BIND
    1343 BIND??
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    61632 S2
S4    20 S1 AND S2
?s s2 and s3
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    65 S3
S5    12 S2 AND S3
?s s1 and s3
    415 S1
    65 S3
S6    2 S1 AND S3
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    1343 BIND??
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    74 S7
S9    13 S2 AND S7
?rd
>>>Duplicate detection is not supported for File 625.

>>>Records from unsupported files will be retained in the RD set.
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S11    3 S8 NOT(PD>20000825)
?s s9 not (pd>20000825)
    13 S9
    39057 PD>20000825

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